

## ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

### SCHEDULE

#### Designation Of Premises (Part Leased To You):

Not acceptable if left blank. Must show location of premises or “as required by contract”.

#### Name Of Person(s) Or Organization(s) (Additional Insured):

Not acceptable if left blank. Must show exact name of the additional insured or “as required by contract”.

Additional Premium: \$

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

This endorsement is acceptable only if we have issued a lease to the party using our premises. Do not accept this endorsement if we have issued a permit or a license agreement.

Permits and license agreements are different from leases. In the event of a claim, the insurer might try to deny our additional insured status if the agreement is something other than a lease.

**A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability arising out of the ownership, maintenance or use of that part of the **premises leased to you** and shown in the Schedule and subject to the following additional exclusions:

This insurance does not apply to:

1. Any "occurrence" which takes place after you cease to be a tenant in that premises.
2. Structural alterations, new construction or demolition operations performed by or on behalf of the person(s) or organization(s) shown in the Schedule.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and

2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

**B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
  2. Available under the applicable Limits of Insurance shown in the Declarations;
- whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.